

BIMB ESG SUKUK FUND

Sustainable Annual Income with ESG Sukuk

BIMB ESG SUKUK FUND

BIMB ESG Sukuk Fund ("Fund") is a lower risk investment in a diversified Sukuk portfolio, both locally and globally, and aims to provide an annual income stream to investors. The Fund is suitable for those who seek a potential steady stream of annual income with potentially higher returns than the prevailing 12-month term deposit and attractive prospective capital appreciation. It is an investment opportunity for investors to diversify their source of income through a low risk and stable investment.

The Fund combines both Shariah principles and Environmental, Social and Governance ("ESG") in its selection criteria. The Fund applies Arabesque S-Ray™ in its ESG screening which systematically combines over 200 ESG metrics with news and data signals from over 50,000 sources across 15 languages. The Sukuk issuance is assessed on their performance on the normative principles of the United Nations Global Compact (UNGC) (i.e. Human rights, Labour rights, Environment, Anti-Corruption). In addition to their credit risk profile and financial performance, Sukuk issuers are also analysed on their ESG performance. The ESG analysis provides insights and understanding of a company's management quality and its positioning for long-term financial success.

The Fund is the first Sukuk fund approved under the Securities Commission Malaysia's Guidelines on Sustainable and Responsible Investment Funds and the world's first ESG Sukuk fund.

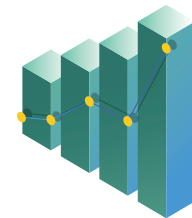
THIS FUND OFFERS



Annual Income Distribution
The Fund aims to provide a potential stable income stream annually higher than a term-deposit account and an opportunity for capital appreciation with non-taxable income and gain.

Robust – Deep ESG Process

Look deep beyond the surface of each Sukuk issuer and analyse their UNGC and ESG performance. The Fund integrates the ESG information in quantitative manner to understand the corporate DNA of companies and deliver long-term sustainable performance.



Easy Access to Local, Regional and Global Sukuk
Convenient and easy access to Malaysian and global Shariah-compliant companies with strong financial and non-financial information with respect to Sukuk returns and credit risk.

First in the World

The world's first Sukuk ESG fund and Malaysia's first Sukuk fund approved under Guidelines on Sustainable & Responsible Investment Funds issued by Securities Commission Malaysia (SC).



KEY FUND FEATURES

Objective
Provide a stable income stream and an opportunity for capital appreciation over the medium to long-term horizon of three (3) years or more by investing in Sukuk, both locally and globally.

Category/Type
Sukuk/Income

Base Currency
MYR

Investment Policy and Strategy
The Fund will invest between 70% to 98% of the Fund's Net Asset Value (NAV) in a diversified portfolio of approved Shariah-compliant fixed income securities primarily in Sukuk that will provide a steady stream of income.

Benchmark
Bank Islam Malaysia Berhad's 1-year rate Term Deposit-i Tawarruq

Asset Allocation
• Between 70% to 98% of the Fund's NAV in Sukuk; and
• At least 2% of the Fund's NAV in Shariah-compliant deposits

Financial Year End
31 October

Target Investors
This Fund is primarily suitable for investors who:
• Seek annual fixed income payout
• Have a medium to long term investment horizon
• Have a moderate risk tolerant level
• Seek exposure to local and global Sukuk

Income Distribution
Annually, subject to income availability

Related Risk
• Credit and Default Risk
• Rate of Returns
• Liquidity Risk
• Currency Risk
• Country Risk
• Political Risk
• Regulatory Risk
• Hedging Risk

HOW DO I INVEST?

Individual	MYR	USD	SGD
Minimum Initial Investment	1,000	1,000	1,000
Minimum Additional Investment	500	500	500
Minimum Holdings of Units	N/A	N/A	N/A

Corporate	MYR	USD
Minimum Initial Investment	1,000,000	1,000,000
Minimum Additional Investment	500,000	500,000
Minimum Holdings of Units	4,000,000	4,000,000

Individual Investor

- Investment application form
- Suitability assessment form
- Certified true copy of identity card, birth certificate (if joint applicant is a minor) or passport
- FATCA and CRS forms

Corporate Investor

- Investment application form.
- Suitability assessment form (if applicable)
- A certified true copy of the:
 - Business registration certificate, memorandum of articles of association or constitution
 - Form 49 or notice under section 58 of the Companies Act 2016
 - Form 24 or return of the allotment under section 78 of Companies Act 2016
 - Form 44 or notice under section 46 of the Companies Act 2016
 - Board Resolution
 - List of Authorised Signatories (and specimen signatures)
- In the case of foreign companies, trusts, cooperatives and foundations, please contact the Manager or the relevant distribution channel for information on additional documents needed (if any).
- FATCA and CRS form.

FEES & CHARGES

Sales Charge:
Up to 2.00% of the NAV per unit of the Fund

Redemption Charge:
Nil

Transfer Fee:
RM10.00 per transfer

Switching Fee:
• 1st time: Nil
• Subsequent switch: MYR25 per transaction

Annual Management Fee:
Up to 1.20% per annum of the NAV of the Fund

Trustee Fee:
Up to 0.04% per annum subject to a minimum fee of RM18,000 per annum

PAYMENT

Mode of payments by Cheque/Bank Draft, Direct Debit, Telegraphic Transfer (TT).

- Payment payable to "BIMB Investment Management Berhad-BSF"
- Provide payment proof such as letter of bank/fund transfer or bank-in slip
- Details of foreign currency account for investment in currencies other than MYR

NOTE: YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT

CONTACT US

Interested to invest? Need more information? Contact us or any of our authorised Unit Trust Consultants (UTCs) at the following:

BIMB Investment Management Berhad (No. 276246-X)
Level 19, Menara Bank Islam, No 22, Jalan Perak, 50450 Kuala Lumpur
Tel : 03-2161 2524 / 03-2161 2924
Fax : 03-2161 2464
Toll Free : 1800 88 1196
Email : marketing.bimbinvest@bankislam.com.my

Nearest Bank Islam branches

Agency Office, Johor Bahru
No. 33B, Jalan Indah 15/2
Taman Bukit Indah, 79100 Nusajaya,
Johor
Tel : 07-239 5608
Fax : 07-239 5609

Qashrina Agency, Melaka
SU 1447, Level 1
Taman Masjid Tanah Ria Utama, 78300
Masjid Tanah, Melaka
Tel/Fax : 06-385 1076

Agency Office, Kelantan
PT 433 & 434 Jalan Padang Garong
15000 Kota Bharu, Kelantan
Tel : 017-9301302

Fareed Agency, Selangor
No 19-1 Medan Bukit Indah 4
Taman Bukit Indah, 68000 Ampang,
Selangor
Tel : 03-42957388

Agency Office, Kuantan
No 205, Level 2, Bangunan Mahkota
Square, Jalan Mahkota
25000 Kuantan, Pahang
Tel : 019-9762067

About Us

BIMB Investment Management Berhad ("BIMB Invest") is a leading Shariah-ESG investment management company, providing comprehensive Shariah-ESG investment solutions across multiple asset classes to both individual and corporate investors in Malaysia and in the region. A wholly-owned subsidiary of Bank Islam Malaysia Berhad, BIMB Invest is a licensed Islamic fund management company headquartered in Kuala Lumpur, incorporated on 14 September 1993 and commenced its operations on 20 June 1994.

Disclaimer

We recommend that you read and understand the contents of the BIMB ESG Sukuk Fund Prospectus dated 1 August 2018, and any supplemental prospectus issued thereafter, which has been duly registered with the Securities Commission Malaysia, before investing and that you keep the said Prospectus for your record. Any issue of units to which the Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus, subject to the terms and conditions therein.

You can obtain copies of the Prospectus from the head office of BIMB Investment Management Berhad or from any of our approved distributors. There are fees and charges involved in investing in the funds. We suggest that you consider these fees and charges carefully prior to making an investment. Product Highlights Sheet (PHS) is available and investors have the right to request for a PHS; and the PHS and any other product disclosure documents should be read and understood before making any investment decision. Unit prices and income distributions, if any, may fall or rise. Past performance is not reflective of future performance and income distributions are not guaranteed. You are also advised to read and understand the contents of the Financing for Investments in Unit Trust Risk Disclosure Statement before deciding to obtain financing to purchase units. This material has not been by the SC.

www.bimbinvestment.com.my

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by Alpha Southeast Asia

Securities Commission Malaysia
Approved Sustainable and Responsible Investment (SRI) Fund